

## Physicians' Benevolence Fund

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AFTER HIS INTERNSHIP AND army duty, the young physician finished his residency and started to establish his own practice. The practice began to prosper after several years and he negotiated to buy a home. Then disaster struck. A tumor was discovered and its removal resulted in medical complications so severe that the young physician no longer was able to work.

Under close medical supervision for some ten years and with further extensive surgical operation necessary, he watched all his resources disappear. He lived in a borrowed house and his only income came from small monthly disability insurance payments and the little that relatives could spare. Superimposed on all these difficulties was a separate illness, encephalitis.

Where could this doctor turn for help? Like many other needy California physicians before him, he discovered that his colleagues maintain an organization to help in times of severe need. The Physicians' Benevolence Fund, Incorporated, was contacted and he received assistance for several years. Today, largely because of this help, the doctor is back in practice and again an active member of his community.

A number of state medical associations have doctor-welfare organizations which offer financial help ranging from small payments to a widow to an allotment for an indigent physician's entire family. But California's Physicians' Benevolence Fund is an outstanding example of these programs and unique in several ways.

What are some of the benefits offered by the Benevolence Fund? It provides aid for needy doctors incapacitated by crippling diseases or

injuries. It also helps tide their families over difficult periods when they are deprived of a breadwinner. In case of sudden death the Fund helps sustain the widow and minor children until she can find employment. In many instances it has helped a doctor's children to complete their education in order to become self-supporting and able to assist with family problems. The Fund has aided elderly physicians and their wives when assets dwindled, making it possible for them to remain in their own homes or apartments.

One noteworthy feature of California's program is the support given to the Physicians' Home and Elizabeth Manor Sanitarium in Los Angeles. These institutions, operated by the Los Angeles County Physicians Aid Association, receive financial assistance from the Fund—a situation unique to California. The two facilities are available, as space permits, to members of the California Medical Association, their wives, widows, and parents. Those who live in the home and sanitarium pay what they are able, and naturally everyone receives the same care regardless of financial circumstances.

Incorporated in 1955, the Fund has assisted physicians and their families in a wide range of difficulties during the last 16 years. Many of these problems stem from the effects of unexpected and catastrophic illness.

One recipient of aid had practiced in a large California city for nearly 20 years. But, after being stricken with multiple sclerosis, he was confined to a wheelchair. He had completely lost the use of both legs and one arm. His insurance benefits and savings were exhausted. His wife was unable to work. Once again, the Fund pro-

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vided financial assistance. In addition, the disabled physician, whose mind remained extremely alert, was put in touch with a non-profit organization that could make good use of his medical knowledge.

In some cases, the original plea for assistance comes from the physician himself. On other occasions, the Fund has helped support destitute physicians through the intercession of their families or even through comparative strangers. This was the case with the assistance rendered to an 84-year-old general practitioner. He had never earned a large income and a long and costly bout of illness left him penniless. After an operation he was scheduled to be released from hospital but his wife who subsisted on a small Social Security check, was unable to care for him or provide for a nursing home.

This was the elderly doctor's situation when it was brought to the attention of the Fund by a local physician. Working closely with the doctor's wife, the Fund assisted with money for nursing home care through the remaining three years of the doctor's life. In addition financial help was given to his wife, making it possible for her to keep the small house she occupied.

The Fund's assistance doesn't always stop with a physician's death. His family is often helped long after he is gone. The elderly wife of a Northern California physician was left in need after her husband died. Receiving monthly Old Age Assistance checks from the state, she was accepted in a home for the elderly. However, after her room and board were paid, she was left with very little money for personal expenses. The Physicians' Benevolence Fund assisted her with paying necessary expenses as they occurred. When she needed a new mattress and several other personal effects, the Fund came to her aid. She was also helped to make a visit to her daughter. She received small amounts from time to time to provide for occasional needs. While the actual amount of money expended was not large, it was greatly appreciated and served to make her life more bearable.

As these cases illustrate, doctors are not immune to hard luck or dire poverty. For these reasons the Physicians' Benevolence Fund was incorporated to "engage in the primary activity of granting financial aid and assistance to needy members of the California Medical Association and their dependents."

The need for such aid is increasing rather than diminishing, and more and more county medical society aid programs are now augmenting the state association project. At present, income for Physicians' Benevolence is derived from one dollar a year from each California Medical Association member's dues, from voluntary contributions from the Woman's Auxiliary, and from interest earned on investments. Financial help by the Auxiliary has assisted greatly, with \$4,356 contributed during the year 1970-71.

Support for the Benevolence Fund by the Auxiliary has not been limited to financial contributions. The members of the Auxiliary have contributed many hours of work on behalf of the Fund and its beneficiaries. When a request is received for assistance, the state liaison representative from the Auxiliary contacts a member in the applicant's local area. She in turn visits the applicant and estimates the extent of need. Increasingly, the Auxiliary also is making periodic visits to Fund beneficiaries—those in old age homes, for example—to be certain they are well and to find out if there is anything more the Fund might do. These services provide invaluable help to the Benevolence Fund—and help obtainable in no other way.

Requests for help come in many forms, though a formal application must eventually be made to the Benevolence Fund. These applications are considered by the seven-member Operating Committee by phone, mail, and at its regular meetings. Since the intent of Benevolence Fund assistance is short-range help in time of crisis, the Committee places emphasis, when possible, on making recipients once again self-sufficient. When the Benevolence Fund receives an application, every effort is made to spare the applicant embarrassment. This emphasis on keeping all dealings confidential is a major factor in the success of the Fund.

Physicians and their wives may assist the Benevolence Fund by bringing needy cases to the attention of the Operating Committee for Physicians' Benevolence, 693 Sutter Street, San Francisco, California 94102. Contributions may be made directly to the Fund. Checks should be made out to Physicians' Benevolence Fund, Inc. Such gifts might be considered in lieu of flowers at funerals.